

**B.Com. (Semester – VI) Examination, April 2017
BANKING AND FINANCIAL SERVICES (Major – 1)
Bank Management (New Course)**

Duration : 2 Hours

Total Marks : 80

- Instructions :**
- 1) *All questions are compulsory, however internal choice is available.*
 - 2) *Answer sub-questions in Question No. 1 and 2 in not more than 100 words each.*
 - 3) *Answer questions from Questions 3 to 6 in not more than 400 words each.*
 - 4) *Figures to the right indicate full marks to the question.*

1. Answer **any four** of the following : **(4x4=16)**
 - a) State the significance of contingent liability as component of Balance Sheet in banks.
 - b) Enumerate any four uses of Ratio Analysis.
 - c) Elaborate the importance of Schedule 14 : Other Income, under profit and loss account.
 - d) Write a short note on Asset – Liability Management Committee.
 - e) List out the major components of loan policy document ?
 - f) What are Non-SLR investments ?
2. Answer **any four** of the following : **(4x4=16)**
 - i) Define interest rate risk.
 - ii) Explain the concept of Deposit Insurance.
 - iii) What are the components of Bank Capital ?
 - iv) Explain in brief the concept of Bank Marketing.
 - v) Write short note on Consumer Disputes Redressal Agencies.
 - vi) Explain the importance of Customer Relationship Management in Banks.



3. X) List out the various schedules under Profit and Loss accounts of Banks and discuss their relative significance. 12

OR

- Y) Explain in detail the various types of common techniques that are used for Balance sheet analysis.

4. X) Elaborate the need, significance and benefits of Asset-Liability management in Banks in India. 12

OR

- Y) Discuss the various components of bank investments in India. (

5. X) Bank has to face various types of risk in banking business, in context of the same enumerate the composition and management of these risks in banks. 12

OR

- Y) State and explain the various components of Bank's capital along with their relative significance. (

6. X) Discuss the various kinds of marketing strategies that can be adopted by bank which will contribute towards a bank success. 12

OR

- Y) Explain the various Consumer Disputes Redressal Agencies under Consumer Protection Act and list out the types of deficiencies for which banks are liable under the Act. (
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